# Report 6th ETSI PSD2 Workshop Friday 10 November 2017 10:00 to 13:00 CEST

Join online meeting: <https://global.gotomeeting.com/join/262798629>

# Roll Call

ERPB Experts

|  |  |
| --- | --- |
| Boogmans, Chris | Co-Chair of the ERPB PIS WG - Identity sub-group |
| [Broxis, John](https://portal.etsi.org/webapp/TelDir/ListAnonDetails.asp?PersId=119033&m_id=33007) | Co-Chair of the ERPB PIS WG - Identity sub-group |
| [Kong, Chris](https://portal.etsi.org/webapp/TelDir/ListAnonDetails.asp?PersId=119026&m_id=33007)(Apologies) | Delegated SME for ERPB PIS - Identity Subgroup to ETSI/ESI WG |

ETSI Experts

|  |  |
| --- | --- |
| [Pope, Nick](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=10483&m_id=33007) | [Vice](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=70) chair ETSI ESI |
| [Antunes, Lionel](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=62482&m_id=33007)(Apologies) | [Luxtrust SA](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15188) |
| Thomas Kopp | [Luxtrust SA](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15188) |
| [Réti, Kornél](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=48470&m_id=33007)  | [Microsec Ltd](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=13237) |
| Rizzo, Luigi | InfoCert S.p.A. |
| [Tabor, Michal](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=66477&m_id=33007)  | [TIMT](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15460) |

# Confirm Agenda

No changes to the agenda.

# Report of Last Meeting

[**ESI(17)000156**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000156_Report_of_5th_PSD2_workshop.docx)

Actions from last meeting

**Action 1.3** ETSI secretariat to investigate requirements for formalising relationship between ERPB and ETSI

Ongoing

**Action 4.1**: ERPB experts Identify source of definitive list of MSCA unique names. Also character set to be used to be used in those names (e.g. includes Greek characters, accented characters ?)

Ongoing

**Action 4.2:** ERPB experts to inform ETSI as soon the RTS is published. Editor and all to review closely published RTS to consider any impacts on PSD2 certificate profiles.

**Action 5.1**: Michal to update working draft TS 119 495 by 3rd November

Complete

**Action 5.2**: All to review working draft TS 119 495 before next meeting on 10th Nov.

Complete: Input received from Chris K and Luigi.

# Update on PSD2 activities

John gave an update on ERPB and RTS related issues:

* Still awaiting final text of the RTS. Due to be published 25th November.
* ERPB PIS Working Group report due to distributed soon. This report will include information on work with ETSI
* Next ERPB meeting 29th November.
* After ERPB meeting PIS working group may close or be reformed as a different group with new terms of reference.

There continued discussion on which body formal liaison should be made ERPB / ECB which is responsible for ERPB. It was suggest that DG Connect could be asked to discuss with DG PISMA to ensure ongoing technical liaison.

**Action** **6.1**: Nick: Arrange call with ETSI on formalising link for future PSD2 issues.

John reported that contact has been made to many of the European MCSA regarding the impact of adopting Qualified Certificates.

Status of PSD2 document from BSI Germany:
“Proposal for a Policy for the compliance of a qualified trust service provider with PSD2-specific requirements”. It is understood that this document is no longer being progressed.

# Review of 2nd Draft PSD2 profile

[**ESI(17)000160r1**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000160r1_2nd_working_draft_TS_119_495_.docx)

Comment from Kornél: the MSCA is not obliged to notify the QTSP when PSD2 information changes, and the QTSP is not obliged to monitor the MSCA register either, so triggering the revocation of a certificate when necessary is not solved yet. In the draft we agreed to support the revocation nonetheless, by: a) adding the requirement for the QTSP to investigate and process notifications incoming from the MSCAs; b) adding guidance for MSCAs when and how they should notify the QTSPs.

**Action** **6.2**: Nick & Michal email to Sonia regarding change to EN 319 412-1 clause 5.1.4 to allowed “PSD” to be list of allowed in initial characters of organisational name.

**Action** **6.3**: John to produce text for Annex C by 20th Nov

**Action** **6.4**: All consider example national register and impact on standard for discussion at next meeting.

**Action** **6.5**: Michal / Nick distribute revised draft TS 119 495 by 18th Nov

**Action** **6.6**: All review revised draft TS 119 495 for discussion at next meeting.

# Outstanding issues from previous meetings

(Not discussed)

Mutual authentication – interpretation of eIDAS requirements see: [**ESI(17)000111**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000111_Using_QWACS_for_PSD2_Mutual_Authentication.docx)

Other points to be discussed in future meetings:

1. The inclusion of PSD2 registration identifiers, including competent authority, in the distinguished name of the Payment Service Provider (PSP) e.g. using OrganisationIdentifier with legal person semantics identifier as defined in EN 319 412-5 clause 5.1.4.
2. The need for extension to current EN 319 411-2 policy requirements to cover PSD2 qualified certificates.
3. ~~Need for mutual authentication on the TLS / SSL channel~~
4. Possible need for types of certificates not supported by eIDAS (e.g. SSL/TSL client certificates).
[To be discussed later under use cases involving end customer web browser secure (TLS) access, and Strong Customer Authentication.]
5. Other uses of eIDAS standards in context of PSD2
[To be discussed later]
6. How can PSD2 certificate information provided by QTSPs be manually read
[To be discussed later]
7. ~~Liability and responsibilities of parties – SLAs of info maintenance and updates~~.

Further issues from PSD2 workshop 3:

1. options for placement of PSD2 specific attributes (e.g. subject name or PSD2 attributes)

Further issues from PSD2 workshop 4:

1. All the use cases in [ESI(17)000125r1](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125r1_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx) need to be considered

# Next Steps

Next meetings:

* 24 Nov
* 8 Dec

It is aimed to have the document ready for ETSI ESI review after 8th December ready for agreement to distribute as public review draft mid-January.